

Information to identify the case:			
Debtor 1	Barry R. Judy		
	First Name	Middle Name	Last Name
Debtor 2	Susan J Judy		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-22953-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry R. Judy
aka Barry R. Judy Sr.

Susan J Judy

11/16/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barry R. Judy
Susan J Judy
Debtor(s)

Case No. 15-22953-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 16, 2020

User: aala
Form ID: 3180W

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Barry R. Judy, Susan J Judy, 117 Monongahela Avenue, Dravosburg, PA 15034-1321
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
cr	+ First National Bank of Pennsylvania, Attn: Christine Lombardo, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ PNC Bank, National Association, c/o Donna M. Donaher, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14092912	Allegent FCU, 1001 Liberty Ave., Suite 100, Pittsburgh, PA 15222-3726
14092913	American Airlines, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14147912	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14133006	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14092917	+ Donald C. Fettko, Solicitor, 714 Lebanon Rd., West Mifflin, PA 15122-1030
14092918	+ Donna J. Mercuri, Tax Collector, Borough of Munhall, 1900 West St., Homestead, PA 15120-2561
14092919	+ First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14092923	+ John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497
14092921	+ John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092931	+ Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
14092937	+ Keystone Collection Group, McKeesport Area School District, 546 Wendel Road, Irwin, PA 15642-7539
14092932	+ Keystone Collection Group, McKeesport School District, 546 Wendel Road, Irwin, PA 15642-7539
14092939	+ Legal Tax Service, Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
14092940	Lowe's/Synchrony Bank, PO Box 5301914, Atlanta, GA 30353-0914
14092941	+ McKeesport Area School District, c/o Honorable Richard D. Olasz Jr., 2629 Skyline Drive, West Mifflin, PA 15122-3552
14124666	+ McKeesport Area School District, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
14126015	+ Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14157254	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14121740	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14092942	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14123401	+ PNC Bank, N.A., c/o Justin Korba, 249 5th Ave., 18th Fl., Pittsburgh, PA 15222-2707
14092951	S&T Bank, Loan Servicing Center, PO Box 469, Indiana, PA 15701-0469
14115686	S&T Bank s/b/m/t Irwin Bank & Trust Company, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14115685	+ S&T Bank s/b/m/t Irwin Bank & Trust Company, 355 North 5th Street, Indiana, PA 15701-1940

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

District/off: 0315-2

User: aala

Page 2 of 4

Date Rcvd: Nov 16, 2020

Form ID: 3180W

Total Noticed: 47

cr	EDI: RECOVERYCORP.COM	Nov 17 2020 06:13:00	17128-0946 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14092914	EDI: BANKAMER.COM	Nov 17 2020 06:13:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14138725	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14092915	EDI: CITICORP.COM	Nov 17 2020 06:13:00	Best Buy, PO Box 183195, Columbus, OH 43218-3195
14092916	EDI: DISCOVER.COM	Nov 17 2020 06:13:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
14101318	EDI: DISCOVER.COM	Nov 17 2020 06:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14092955	EDI: JPMORGANCHASE	Nov 17 2020 06:13:00	Slate from Chase, PO Box 15123, Wilmington, DE 19850-5123
14157254	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14121740	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14149351	EDI: PRA.COM	Nov 17 2020 06:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14098130	EDI: RECOVERYCORP.COM	Nov 17 2020 06:13:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14684887	+ EDI: DRIV.COM	Nov 17 2020 06:13:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14092956	+ EDI: STFM.COM	Nov 17 2020 06:13:00	State Farm Bank FSB, PO Box 3299, Milwaukee, WI 53201-3299
14102678	EDI: STFM.COM	Nov 17 2020 06:13:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
14109631	EDI: WFFC.COM	Nov 17 2020 06:13:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
14113102	EDI: WFFC.COM	Nov 17 2020 06:13:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
14092957	EDI: WFFC.COM	Nov 17 2020 06:13:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341
14092958	EDI: WFFC.COM	Nov 17 2020 06:13:00	Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	S&T Bank s/b/m/t Irwin Bank & Trust Company, 355 North 5th Street, Indiana, PA 15701-1940
14092920	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court., Home Depot, PO Box 182676, Columbus, OH 43218-2676
14092924	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497

District/off: 0315-2

User: aala

Page 3 of 4

Date Rcvd: Nov 16, 2020

Form ID: 3180W

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14092925	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497
14092926	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Pittsburgh, PA 15219-2497
14092922	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092927	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092928	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092929	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092930	*+	John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108, Pittsburgh, PA 15219-2497
14092933	*+	Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
14092935	*+	Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
14092936	*+	Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
14092934	*+	Keystone Collection Group, McKeesport School District, 546 Wendel Road, Irwin, PA 15642-7539
14092938	*+	Keystone Collection Group, McKeesport School District, 546 Wendel Road, Irwin, PA 15642-7539
14092944	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092945	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092948	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092949	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092950	*+	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092943	*	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092946	*	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092947	*	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14092952	*+	S&T Bank, Loan Servicing Center, P.O. Box 469, Indiana, PA 15701-0469
14092953	*+	S&T Bank, Loan Servicing Center, P.O. Box 469, Indiana, PA 15701-0469
14092954	*+	S&T Bank, Loan Servicing Center, P.O. Box 469, Indiana, PA 15701-0469

TOTAL: 3 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian M. Kile	on behalf of Creditor S&T Bank s/b/m/t Irwin Bank & Trust Company bkile@grenenbirsic.com mcupec@grenenbirsic.com;lstanger@grenenbirsic.com
David W. Raphael	on behalf of Creditor S&T Bank s/b/m/t Irwin Bank & Trust Company raphaeld@fnb-corp.com
Donna M. Donaher	on behalf of Creditor PNC Bank National Association donaherd@fnb-corp.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com cnoroski@grblaw.com
Karina Velter	

District/off: 0315-2

User: aala

Page 4 of 4

Date Rcvd: Nov 16, 2020

Form ID: 3180W

Total Noticed: 47

on behalf of Creditor PNC Bank National Association amps@manleydeas.com

Lauren M. Lamb

on behalf of Debtor Barry R. Judy
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lauren M. Lamb

on behalf of Joint Debtor Susan J Judy
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Equitable Gas Bankruptcy Department ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 13